## Case 16-16259-jkf Doc 12 Filed 10/01/16 Entered 10/02/16 01:01:30 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:

David M. Pondelick

Debtor

Case No. 16-16259-jkf
Chapter 13

#### **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: dlv Page 1 of 1 Date Rcvd: Sep 29, 2016 Form ID: 3091 Total Noticed: 17

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2016. 1933 Foster Road, Hattleiu, ...
Corviding, 1797 Ne Expressway, db +David M. Pondelick, Hatfield, PA 19440-2602 +Suntrustbank/GreenSky Loan Servicing, 13787471 Atlanta, GA 30329-7803 Dallas, TX 75265-0660 USAA Federal Savings Bank, PO Box 650660, 13787473 +Usaa/Nationstar, 13787475 1 Corporate Dr Ste 360, Lake Zurich, IL 60047-8945 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: CourtNotices@sjr-law.com Sep 30 2016 01:45:30 JOSEPH L QUINN, aty The Law Office of Stephen Ross PC, 152 E. High Street, Suite 100, Pottstown, PA 19464 +E-mail/Text: notice@ph13trustee.com Sep 30 2016 01:46:58 WILLIAM C. MILLER, tr Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704 City of Philadelphia, E-mail/Text: bankruptcy@phila.gov Sep 30 2016 01:46:36 smq 1515 Arch Street 15th Floor, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 30 2016 01:45:55 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 30 2016 01:46:24 smg U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 30 2016 01:46:09 United States Trustee, ust Office of the U.S. Trustee, 833 C +EDI: CHASE.COM Sep 30 2016 01:23:00 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 Po Box 15298, 13787466 Chase Card, Wilmington, DE 19850-5298 +EDI: DISCOVER.COM Sep 30 2016 01:23:00 Wilmington, DE 19850-5316 Discover Fin Svcs Llc, Po Box 15316, 13787467 +EDI: IRS.COM Sep 30 2016 01:23:00 13787468 Internal Revenue Service, 600 Arch Street, RM 5200, Philadelphia, PA 19106-1611 +EDI: CBSKOHLS.COM Sep 30 2016 01:23:00 13787469 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096 13787470 +E-mail/Text: bkrgeneric@penfed.org Sep 30 2016 01:46:50 Pentagon Federal Cr Un, Po Box 1432, Alexandria, VA 22313-1432 +EDI: USAA.COM Sep 30 2016 01:23:00 13787472 Usaa Federal Savings B, Po Box 47504, San Antonio, TX 78265-7504 +EDI: USAA.COM Sep 30 2016 01:23:00 San Antonio, TX 78265-7504 13787474 Usaa Savings Bank. Po Box 47504, TOTAL: 13

\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2016 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2016 at the address(es) listed below:

JOSEPH L QUINN on behalf of Debtor David M. Pondelick CourtNotices@sjr-law.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor USAA FEDERAL SAVINGS BANK bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

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Information to identify the case:						
Debtor 1	David M. Pondelick	Social Security number or ITIN xxx-xx-5345				
	First Name Middle Name Last Name	EIN				
Debtor 2		Social Security number or ITIN				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Bank	cruptcy Court Eastern District of Pennsylvania	Date case filed for chapter 13 9/7/16				
Case number: 10	6–16259–jkf					

### Official Form 309I

#### **Notice of Chapter 13 Bankruptcy Case**

12/15

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	David M. Pondelick	
2.	All other names used in the last 8 years	aka David Martin Pondelick	
3.	Address	1933 Foster Road Hatfield, PA 19440	
4.	<b>Debtor's attorney</b> Name and address	JOSEPH L QUINN The Law Office of Stephen Ross PC 152 E. High Street, Suite 100 Pottstown, PA 19464	Contact phone (610) 323–5300 Email: <u>CourtNotices@sjr-law.com</u>
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (215)408–2800 Date: 9/29/16

For more information, see page 2

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Debtor David M. Pondelick Case number 16–16259–jkf

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7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not	October 26, 2016 at 11:30 AM  The meeting may be continued or adjourned to a later	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
	required to do so.	date. If so, the date will be on the court docket.		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 12/25/16	
	deadlines.	<ul> <li>You must file:</li> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/24/17	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 3/6/17	
www.uscourts.gov or any banki If you do not file a proof of claim a proof of claim even if your clai Secured creditors retain rights ii claim submits the creditor to the		A proof of claim is a signed statement describing a creditor's <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might r a proof of claim even if your claim is listed in the schedules the Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptcy. For example, a secured creditor who files a proof of claim materials.	not be paid on your claim. To be paid, you must file hat the debtor filed.  f whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan  The debtor has filed a plan. This plan proposes payment to the trustee of 510.00 per month for 60 months. The hearing on confirmation will be held on: 11/17/16 at 9:30 AM, Location: Courtroom #3, 900 Market Street, Philadelphia, PA 19107			
10. Creditors with a foreign address		If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13	3. Discharge of debts  Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part a debt. However, unless the court orders otherwise, the debts will not be discharged until all payme under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from the discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f), you must file a motion.			